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DAVEY

This document was prepared by Morris & Associates, 2309 Oliver Road
Monroe, Louisiana 71201 Telephone (318) 330-9020

Lot 506, Sec L, Magnolia Estates Subdivision, Sec 35, T1S, R6W, DeSoto County, MS.

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 26th day of February, 2007 and acknowledged on the 26th day of February, 2007, Crystal D Gonzalez and husband, Moises Gonzalez executed a Deed of Trust to Diana R. Harrison, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record at Book 2669 at Page 716
; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referenced to above; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau, to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee s Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee s Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 23 day of March, 2009

HSBC Bank USA N.A.

BY Laura Hescott Attorney in fact

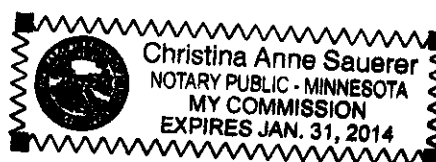
STATE OF MN
COUNTY OF Dakota

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Laura Hescott known personally to me to be the Attorney in fact of the within named HSBC Bank USA N.A. and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

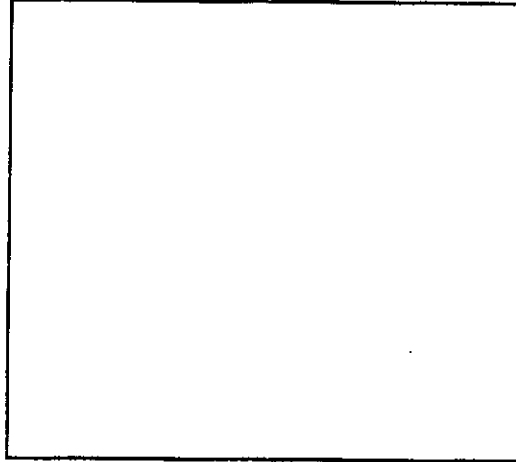
WITNESS my signature and official seal on this, the 23 day of March, 2009.

C. J.
NOTARY PUBLIC

MY COMMISSION EXPIRES: 1-31-14
F09-0804
snw



POWER OF ATTORNEY



Know that HSBC Bank (USA) ("HSBC"), a Delaware corporation having offices at 636 Grand Regency Boulevard, Brandon, Florida 33510, does hereby make, constitute, and appoint Fidelity National Foreclosure Solutions, a division of Fidelity National Title Company, a Delaware corporation having offices at 1270 Northland Drive, Suite 200, Mendota Heights, Minnesota 55120 ("Fidelity"), for HSBC's benefit and in HSBC's name, place, and stead, as HSBC's true and lawful attorney-in-fact, with full power of substitution;

HSBC hereby grants to the aforementioned attorney-in-fact authority to act in any manner necessary and proper to exercise the following powers as fully as HSBC might or could do and perform by itself:

In the name of HSBC, to: (a) execute assignments of mortgages or deeds of trust; (b) execute substitutions of trustee in deeds of trust, deeds to secure the debt, or co-ops and other forms of security instruments; (c) execute Affidavits of Non-military Status; (d) execute Affidavits of Judgment; (e) execute Affidavits of Debt; (f) execute conveyance by Special and/or General Warranty or other Deeds; (g) execute Affidavits regarding lost promissory notes; (h) such other documents as may be necessary and proper to carry into effect the powers granted herein or to provide foreclosure and other related default services as requested by HSBC; and (i) provide bankruptcy services in the name of HSBC as follows:

- 1) Prepare Proofs of Claim and Affidavits of Movant in support of motions or other actions based upon and relying on information available in the undersigned's computer system and on information provided by the undersigned's employees;
- 2) Execute Proofs of Claim;
- 3) Perform all acts in furtherance of filing of Proofs of Claim including, but not limited to acts under 11 U.S.C. §501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules;
- 4) Vote for a trustee of the estate of the debtor;
- 5) Vote for a committee of creditors;

Limited Power of Attorney
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- 6) Attend the meeting of creditors of the debtor, or any adjournment thereof, and vote on the undersigned's behalf on any question that may be lawfully submitted before creditors in such a meeting;
- 7) Complete, execute, and return a ballot accepting or rejecting a plan (pursuant to HSBC servicing guidelines or business rules); and
- 8) Execute Reaffirmation Agreements.

for the undersigned in all cases and matters arising under the United States Bankruptcy Code, 11 U.S.C. §101 et seq., and which are duly referred to Fidelity by HSBC for handling.

This Limited Power of Attorney shall be effective April 1, 2006, and shall continue until the earliest of: (a) the date of its revocation by HSBC; (b) April 1, 2009; or (c) the date Fidelity shall have become bankrupt, dissolved, insolvent, or liquidated; it being expressly acknowledged by HSBC that any such acts as may have been performed by the aforementioned attorney-in-fact pursuant to the Limited Power of Attorney on or prior to the date immediately preceding listed events (a) through (c) shall be and remain binding and effective as if any such event or events had not occurred.

IN WITNESS WHEREOF, HSBC, by and through its duly authorized officers, has caused this Limited Power of Attorney to be executed and subscribed in its name as of

April 24, 2006.

HSBC BANK (USA)

BY:

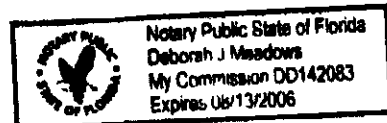
James P. McDermott
 Name: James P. McDermott
 Title: Vice-President

County of Hillsborough } ss.
 State of Florida }

Acknowledged before me on April 24, 2006, by James P. McDermott who says that s/he is the Vice-President of the corporation named above and is authorized to execute this power of attorney in its behalf.

Deborah J. Meadows
 Notary Public

Seal:



SECRETARY'S CERTIFICATE

The undersigned, being the duly appointed and acting Secretary of Fidelity National Foreclosure Solutions, Incorporated, a Delaware corporation, (the "Corporation") does hereby certify that the following employees are authorized to execute documents under the Power of Attorney granted to the Corporation by HSBC Bank (USA):

Christina Allen
Liquenda Allotey
Chris Anderson
Josh Baxley
Mark Cardenas
Amelia Chute
John Cody
Frank Coon
Lawrence Dingmann
Dory Goebel
Jaime Gover
Jeanelle Gray
Craig Hanlon
Chuck Henrickson
Laura Hescott
Bethany Hood
Chrys Houston

Chris Hymer
Joshua Lade
Topako Love
Reginald Lynch
Lynn McNamee
Bill Newland
Nathan Miller
Sheryl Newman
Becky North
Lynn Nottage
Peter Read
Matthew Rogina
Eric Tate
Scott Topel
Scott Walter
Amy Weis
Rick Wilken

In Witness Whereof, the undersigned has executed this Certificate this 1 day of July, 2007.

Fidelity National Foreclosure Solutions,
Incorporated

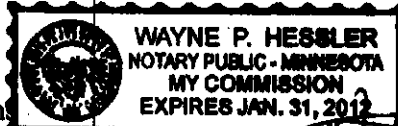
Scott Barnes, Acting Secretary

Witness

State of Minnesota)
)
County of Dakota)

Acknowledged before me this 1 day of July, 2007, by Scott Barnes, who says that he is the Acting Secretary of Fidelity National Foreclosure Solutions, Incorporated, the Corporation, named above and is authorized to execute this Secretary's Certificate in its behalf.

Drafted By:
Fidelity National Foreclosure Solutions
1270 Northland Drive
Mendota Heights, MN 55120



Notary Public